



FACT SHEET

SEVERE REPETITIVE LOSS PROGRAM

Washington State Military Department

Emergency Management Division

Camp Murray, WA 98430

The Severe Repetitive Loss (SRL) grant program provides funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss residential structures insured under the National Flood Insurance Program (NFIP). SRL properties are residential properties:

- a. That have at least four NFIP claim payments greater than \$5,000 each, with at least two such claims having occurred within any 10-year period, and the cumulative amount of such claims payments exceeding \$20,000; OR
- b. For which at least two separate claim payments have been made with the cumulative amount of the building portion of such claims exceeding the value of the property, when two such claims have occurred within any 10-year period.

Purpose of program: Reduce or eliminate claims from insured SRL residential properties through cost-effective mitigation activities that result in the greatest savings to the National Flood Insurance Fund.

Eligible applicants, number of properties: States, and local and Indian tribal governments. As of February 2010, there were 102 residential properties in 12 counties listed as severe repetitive loss in Washington. The number could grow following future floods.

Eligible activities: Flood proofing (historic properties only); relocation; elevation; acquisition; mitigation reconstruction (demolition-rebuild); and minor physical localized flood control projects that protect SRL properties.

Funding: Subject to annual Congressional appropriation; more than \$100 million remains available from previous year's programs.

Federal / Non-Federal cost share: 90 percent federal / 10 percent applicant cost-share funding available for projects in the State of Washington and federally recognized Indian tribes with FEMA-approved Hazard Mitigation Plans that include a strategy for mitigating severe repetitive loss properties.

Consultation, increased insurance premiums: The program requires an extensive, documented consultation process between the applicant and SRL property owners. Those property owners who refuse an offer of mitigation will be subject to increased insurance premiums, up to the actuarial cost of insurance, over a period of years; property owners can appeal the rate increases.

Application Procedures, Program Guidance: For FY 2011, the application window opened June 1, 2010. EMD uses a two-step application process; only those jurisdictions that submitted letters of intent to apply for grant funding by May 14, 2010 are eligible to apply for grant assistance. EMD uses the letter-of-intent process, FEMA's on-line *eGrants* application system, and supplemental information (e.g., NFIP and Growth Management Act compliance) to prioritize local applications.

See <http://www.fema.gov/library/viewRecord.do?id=4225> for FY 2011 HMA program guidance.

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